

Information to identify the case:

Debtor 1	<u>Wilfredo Martinez</u>	Social Security number or ITIN	xxx-xx-3064
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-24375-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilfredo Martinez

9/15/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wilfredo Martinez
Debtor

Case No. 16-24375-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 15, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2021:

Recip ID	Recipient Name and Address
db	+ Wilfredo Martinez, 734 North 8th Street, Newark, NJ 07107-2715
cr	+ TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013
516308137	+ Chase Card Services, 600 Community Drive, Manhasset, NY 11030-3802
516308152	+ Empire Medical Associates, John Kelly, MD, 264 Boyden Avenue, Maplewood, NJ 07040-3058
516308153	+ First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
516308154	+ First National Bank, Po Box 3412, Omaha, NE 68103-0412
516308155	+ NYCB/ First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
516321171	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
516374021	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 15 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 15 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516308131	+ EDI: AMEREXPR.COM	Sep 16 2021 00:23:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516308132	+ EDI: AMEREXPR.COM	Sep 16 2021 00:23:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
516308134	+ EDI: CAPITALONE.COM	Sep 16 2021 00:23:00	Capital One / Nautil, Po Box 30253, Salt Lake City, UT 84130-0253
516308133	+ EDI: CAPITALONE.COM	Sep 16 2021 00:23:00	Capital One / Nautil, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
516308138	+ EDI: CITICORP.COM	Sep 16 2021 00:23:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516308139	+ EDI: CITICORP.COM	Sep 16 2021 00:23:00	Citibank/Best Buy, Pob 6241, Sioux Falls, SD 57117-6241
516308141	+ EDI: CITICORP.COM	Sep 16 2021 00:23:00	Citibank/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
516308140	+ EDI: CITICORP.COM	Sep 16 2021 00:23:00	Citibank/Sears, Citicorp Credit Services/Attn: Centraliz, Po Bopx 790040, Saint Louis, MO 63179-0040
516308143	+ EDI: CITICORP.COM	Sep 16 2021 00:23:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
516308142	+ EDI: CITICORP.COM	Sep 16 2021 00:23:00	Citibank/The Home Depot, Citicorp Cr

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Sep 15, 2021

Form ID: 3180W

Total Noticed: 43

			Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516308145	+ EDI: WFNNB.COM	Sep 16 2021 00:23:00	Comenity Bank/Lane Bryant, 4590 E Broad St, Columbus, OH 43213-1301
516308144	+ EDI: WFNNB.COM	Sep 16 2021 00:23:00	Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
516308146	+ EDI: WFNNB.COM	Sep 16 2021 00:23:00	Comenity Bank/undrgear, Po Box 182125, Columbus, OH 43218-2125
516308147	+ EDI: WFNNB.COM	Sep 16 2021 00:23:00	Comenity Bank/undrgear, Po Box 182789, Columbus, OH 43218-2789
516308149	Email/PDF: DellBKNotifications@resurgent.com	Sep 15 2021 20:36:56	Dell Financial Services, 1 Dell Way, Round Rock, TX 78682
516308148	Email/PDF: DellBKNotifications@resurgent.com	Sep 15 2021 20:36:56	Dell Financial Services, Po Box 81577, Austin, TX 78708
516308151	EDI: DISCOVER.COM	Sep 16 2021 00:23:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
516321072	EDI: DISCOVER.COM	Sep 16 2021 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516308150	+ EDI: DISCOVER.COM	Sep 16 2021 00:23:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516308136	EDI: JPMORGANCHASE	Sep 16 2021 00:23:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516308135	EDI: JPMORGANCHASE	Sep 16 2021 00:23:00	Chase Card, 201 N. Walnut St//De1-1027, Wilmington, DE 19801
516478866	Email/PDF: resurgentbknotifications@resurgent.com	Sep 15 2021 20:37:09	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516494473	+ EDI: MID8.COM	Sep 16 2021 00:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516550529	EDI: PRA.COM	Sep 16 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516308156	+ Email/Text: bankruptcy@prosper.com	Sep 15 2021 20:28:00	Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
516308157	+ Email/Text: bankruptcy@prosper.com	Sep 15 2021 20:28:00	Prosper Marketplace Inc, 101 2nd St Fl 15, San Francisco, CA 94105-3672
516555652	+ Email/Text: bncmail@w-legal.com	Sep 15 2021 20:28:00	Prosper Marketplace Inc., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516308159	+ EDI: RMSC.COM	Sep 16 2021 00:23:00	Synchrony Bank/Old Navy, P.O. Box 960017, Orlando, FL 32896-0017
516308158	+ EDI: RMSC.COM	Sep 16 2021 00:23:00	Synchrony Bank/Old Navy, Po Box 965064, Orlando, FL 32896-5064
516308160	EDI: TFSR.COM	Sep 16 2021 00:23:00	Toyota Motor Credit, 4 Gatehall Drive - Suite 350, Parsippany, NJ 07054
516432033	+ EDI: WFFC.COM	Sep 16 2021 00:23:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516308162	EDI: WFFC.COM	Sep 16 2021 00:23:00	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 34

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Sep 15, 2021

Form ID: 3180W

Total Noticed: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516308161	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516497581	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516512786	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
David G. Beslow	on behalf of Debtor Wilfredo Martinez yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Wilfredo Martinez yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

TOTAL: 8